

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

|        |                     |   |                     |
|--------|---------------------|---|---------------------|
| In re: | Abernathy, Fred     | § | Case No. 08 B 21678 |
|        | Abernathy, Monica J | § |                     |
|        | Debtors             | § |                     |
|        |                     | § |                     |

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2008.
- 2) The plan was confirmed on 12/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).
- 5) The case was converted on 03/14/2012.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$49,225.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$25,799.72 |
| Less amount refunded to debtor           | \$2,418.65  |

**NET RECEIPTS:** \$23,381.07

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,511.50 |
| Court Costs                           | \$0        |
| Trustee Expenses & Compensation       | \$1,346.35 |
| Other                                 | \$0        |

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,857.85

Attorney fees paid and disclosed by debtor \$350.00

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid  |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|------------|
| American General Finance      | Secured   | \$1,295.00      | \$1,295.00     | \$1,295.00    | \$1,295.00     | \$80.57    |
| CitiMortgage Inc              | Secured   | \$117,465.00    | \$116,093.38   | \$116,093.38  | \$0            | \$0        |
| Ford Motor Credit Corporation | Secured   | \$7,799.00      | \$7,799.00     | \$7,799.00    | \$7,799.00     | \$1,179.66 |
| Ford Motor Credit Corporation | Secured   | \$1,319.00      | \$1,319.00     | \$1,319.00    | \$1,319.00     | \$109.03   |
| Westgate Resorts Ltd          | Secured   | \$4,000.00      | NA             | NA            | \$0            | \$0        |
| American General Finance      | Unsecured | NA              | \$44.42        | \$44.42       | \$9.77         | \$0        |
| CB USA                        | Unsecured | \$214.00        | \$213.50       | \$213.50      | \$46.97        | \$0        |
| CCB Credit Services Inc       | Unsecured | \$264.00        | NA             | NA            | \$0            | \$0        |
| Chase Bank USA NA             | Unsecured | \$1,127.00      | \$1,127.74     | \$1,127.74    | \$248.10       | \$0        |
| Citibank NA                   | Unsecured | \$1,737.00      | NA             | NA            | \$0            | \$0        |
| Dependon Collection Service   | Unsecured | \$317.00        | NA             | NA            | \$0            | \$0        |
| Discover Financial Services   | Unsecured | \$3,815.00      | \$3,815.49     | \$3,815.49    | \$839.41       | \$0        |
| East Bay Funding              | Unsecured | \$239.00        | \$274.33       | \$274.33      | \$60.35        | \$0        |
| East Bay Funding              | Unsecured | \$435.00        | \$497.09       | \$497.09      | \$109.36       | \$0        |
| East Bay Funding              | Unsecured | \$1,057.00      | \$1,028.90     | \$1,028.90    | \$226.36       | \$0        |
| ECast Settlement Corp         | Unsecured | \$579.00        | \$659.96       | \$659.96      | \$145.19       | \$0        |
| ECast Settlement Corp         | Unsecured | \$373.00        | \$373.47       | \$373.47      | \$82.16        | \$0        |

*(Continued)*

**Scheduled Creditors:** (Continued)

| Creditor Name                      | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ECast Settlement Corp              | Unsecured | \$715.00        | \$640.27       | \$640.27      | \$140.86       | \$0       |
| ECast Settlement Corp              | Unsecured | \$1,784.00      | \$1,802.48     | \$1,802.48    | \$396.55       | \$0       |
| ECast Settlement Corp              | Unsecured | \$304.00        | \$304.86       | \$304.86      | \$67.07        | \$0       |
| Educational Credit Management Corp | Unsecured | \$11,174.00     | \$11,250.20    | \$11,250.20   | \$2,475.04     | \$0       |
| Ford Motor Credit Corporation      | Unsecured | NA              | \$0.62         | \$0.62        | \$0.14         | \$0       |
| Ford Motor Credit Corporation      | Unsecured | NA              | \$0.25         | \$0.25        | \$0.06         | \$0       |
| Medical Business Bureau Inc        | Unsecured | \$165.00        | NA             | NA            | \$0            | \$0       |
| Medical Collections                | Unsecured | \$69.00         | NA             | NA            | \$0            | \$0       |
| Peoples Energy Corp                | Unsecured | \$260.00        | \$316.94       | \$316.94      | \$69.73        | \$0       |
| Portfolio Recovery Associates      | Unsecured | \$0             | \$4,115.53     | \$4,115.53    | \$905.42       | \$0       |
| Portfolio Recovery Associates      | Unsecured | NA              | \$125.67       | \$125.67      | \$27.65        | \$0       |
| Portfolio Recovery Associates      | Unsecured | \$986.00        | \$986.06       | \$986.06      | \$216.93       | \$0       |
| UI-OSAC                            | Unsecured | \$754.00        | NA             | NA            | \$0            | \$0       |
| United States Dept Of Education    | Unsecured | \$3,165.00      | \$3,062.93     | \$3,062.93    | \$673.84       | \$0       |
| United States Dept Of Education    | Unsecured | \$1,300.00      | NA             | NA            | \$0            | \$0       |

**Summary of Disbursements to Creditors:**

|                                     | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|---------------|----------------|---------------|
| <b>Secured Payments:</b>            |               |                |               |
| Mortgage Ongoing                    | \$116,093.38  | \$0            | \$0           |
| Mortgage Arrearage                  | \$0           | \$0            | \$0           |
| Debt Secured by Vehicle             | \$9,118.00    | \$9,118.00     | \$1,288.69    |
| All Other Secured                   | \$1,295.00    | \$1,295.00     | \$80.57       |
| <b>TOTAL SECURED:</b>               | \$126,506.38  | \$10,413.00    | \$1,369.26    |
| <b>Priority Unsecured Payments:</b> |               |                |               |
| Domestic Support Arrearage          | \$0           | \$0            | \$0           |
| Domestic Support Ongoing            | \$0           | \$0            | \$0           |
| All Other Priority                  | \$0           | \$0            | \$0           |
| <b>TOTAL PRIORITY:</b>              | \$0           | \$0            | \$0           |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | \$30,640.71   | \$6,740.96     | \$0           |

**Disbursements:**

Expenses of Administration \$4,857.85

Disbursements to Creditors \$18,523.22

**TOTAL DISBURSEMENTS:** \$23,381.07

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 3, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.